

Nationwide Exhibit C
for Nationwide sum Jgmt motion
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October 8, 2003

VIA FEDERAL EXPRESS

Mr. Charles Owens
32 Smith Street
Amityville, New York 11701

RE: Colorado Capital v. Owens v. Providian Financial Corp. et al.
Case No. 03 CV 1126 (JS)

Dear Mr. Owens:

As a result of your flat refusal (without explanation) to consent to Providian's written request last week for a brief extension of time to provide complete responses to your discovery demands, received by this office on September 5, 2003, I have endeavored to obtain as much information responsive to your demands as is presently available to my client. I will note that, contrary to your bald assertion, this information is not readily accessible to Providian, given that your account was sold by the credit card company some time ago and much of the account's records have been archived. Notwithstanding, based upon information obtained to date, the names and addresses of debt collection firms retained by Providian, together with the corresponding periods of retention, relative to your then delinquent account are as follows:

Nationwide Credit
Client Services Division
2015 Vaughn
Building 300
Kennesaw, GA 30144
Retained in or about September 2000 through April 2001

Associated Recovery Systems
(A division of ARS National Services, Inc.)
201 West Grand Avenue
Escondido, CA 92025
Retained in or about May 2001 through November 2001

As for your final discovery demand — the names of the CEOs of these collection agencies — your request does not indicate whether you seek the names of these firms' present CEOs or the CEOs in place at the time of the alleged collection abuses in 2000 and 2001. Regardless, Providian is not in the habit of maintaining this information for its unaffiliated,

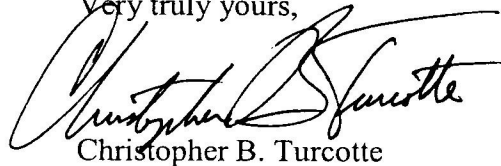
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outside vendors and submits that you are as just as capable as Providian of obtaining this information now that you know the identity of these companies. You are welcome to pursue this discovery issue with Magistrate Judge Wall if you so desire. Providian reserves the right to amend or supplement these responses as additional information becomes available or comes to light.

Lastly, I will note that had you extended me the same courtesy as I did to you — in recently consenting to adjourn the initial case conference before Magistrate Judge Wall more than one month, until October 28, 2003, and in immediately consenting to extend the time in which you may respond to Providian's pending motion to dismiss nearly one month (also until October 28, 2003) — your willingness to extend Providian's time to respond would have only resulted in my client being able to retrieve and thoroughly review archived materials to ensure complete responses. One would presume you would not be opposed to a brief extension to ensure complete answers, given you previously represented to the Court your intention to amend your complaint to name these debt collection firms as additional third-party defendants. Instead your threatening, unprovoked voicemail yesterday ("you're either going to give me what I want right now or I'm going to contact the judge and ask her to impose sanctions") and your decision to almost immediately hang up the telephone earlier today when I attempted to resolve this issue amicably did nothing to further your case — particularly given your discovery request only calls for information regarding third parties to this litigation which in no way impairs your ability to respond to the narrow issues addressed in Providian's motion to dismiss.

Hopefully in the future your courteousness will extend beyond those occasions when you seek my consent to *your* requests for adjournments.

Very truly yours,

A handwritten signature in black ink, appearing to read "Christopher B. Turcotte", written in a cursive style.

Christopher B. Turcotte

cc: Magistrate Judge William D. Wall (via facsimile)